



## THE OUTCROP.

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W. P. RESS, Publisher and Proprietor.

CANTERBURY, B.C., THURSDAY, NOV. 7, 1901.

While the Provincial Legislature has expended a great deal of money on roads and trails in this district during the past summer there are still more wanted. It will always be the same story and it cannot be expected that trails will be built to every claim. Therefore, it behooves every man to help himself and not be contented to wait—life is too short. Stick together and build the necessary trails and when you need more or better, you cannot be refused. However, we are pleased to note the interest which has been taken in roads and trails and will always take kindly to any suggestions that may tend towards improvement and give it due publicity.

The days of promoting stock companies on wildcat properties or schemes have passed in this Province.

Nowadays to float a company the first thing necessary is a good showing of ore and the next to prove its permanency; then sufficient capital to carry on development must be assured, but of greater importance is good management.

There are in this district numerous groups of mineral claims which might be stocked and made pay from grass roots. It is possible that these groups could be stocked successfully under certain conditions, even though the owners have no capital—all that is necessary is careful promoters and managers.

The principal trouble with companies having little capital and good ore bodies is that the shareholders rankle among themselves instead of going to work. A small mining company must work the same as a small business of any other kind—rattle.

Every company starts off meaning well and stock purchasers are informed that the property will be worked continuously; shares are sold in small blocks and selling is smooth for a time. Then the fellow at the head gets a "swelled-head" and refuses "to peddle stock" and the rest went work and in a few months their capital and credit is gone; simply because the ore on the dump has not been shipped—they have not fulfilled their promises. Had they all worked harmoniously together it would be different. They would have proved their word good, their profits from ore shipments would assist to carry on the work and stock purchasers would seek them.

There are several parties now considering the advisability of stocking certain groups and we would respectfully suggest that they consider well the difficulties to be met with. See that everything is on a business footing and do not allow sentimental ideas to have anything to do with the working of the company.

Experiences in the past have revealed the incompetence and lack of consideration to the public by the banks, and recent experiments in State management have shown how very much better the State can run the banking business. When the Bank of New Zealand and the Queensland National Bank failed, the governments of the respective colonies were implored to come to the rescue. And the governments did so with gratifying results.

The bank of New Zealand, which lost \$37,346 in its last year of private management, made a splendid profit of \$242,520 in its last year of State management. In like manner the Queensland National Bank which lost \$37,033 in its last year under private management, made a profit during its last year under modified State control of \$54,789. It must not be forgotten that in each case the profits were less than they should have been on account of the mass of non-profit-earning assets left behind by the ineptile private management. It is a pity that the governments of New Zealand and Queensland did not take over the banks in time, instead of merely nursing them into solvency. The scheme seemed too revolutionary a few years ago; but nowadays we know better.

The State bank idea is no novelty. France has for years successfully conducted a State bank, to the great benefit of her agricultural population. Land banks, either State or otherwise, have existed for many years in Germany, Austria, France, Norway, Sweden, Denmark and other countries. In fact, the time has come when no State with a civilized land system is complete without them.

South Australia and Victoria have State land banks run on liberal lines which are proving eminently useful institutions. The experienced Maoriland and Queensland, to say nothing of very many years of experience in Europe, has shown that the State can run a banking business safely and profitably, and furnish a more secure place for the deposit of the people's money than any private institution can offer, says the Brisbane Worker.

Not being obliged to earn heavy dividends for shareholders, a State bank can afford to lend money cheaper than any private institution. With only 3½ or 4 per cent to pay on its capital, and limitless credit on the security of State lands and reproductive works, the State bank can become a handsome source of revenue.

It is generally conceded, in fact it is a known and proved fact, that five per cent interest cannot be paid on capital loaned on land—and from mother earth comes all wealth. Yet, in British Columbia men are paying from eight per cent upwards—this is unnatural. It is possible for a man to pay eight per cent, but not honestly, he may be fortunate enough to do so, but under ordinary circumstances he cannot do it. Then he must sell his labor or goods at exorbitant prices to pay it, and then he is dishonestly obtaining his money to pay unfair interest. The banks and money-grafters know this, but possessing the almighty dollar they force the borrower to acts of dishonesty that they may be benefitted, and then weird talk of "honoring." State ownership is the remedy.

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**HON. WELLS ON POLITICS**

**Believes the Government has a Majority**

The Hon. W. C. Wells is reported as follows in an interview in the Golden Era:

Referring to the feasibility of the Hope Mountain survey, the Chief Commissioner stated that the Government was in a very much better position owing to this survey having been made, and it could easily be observed that, in submitting any proposals for the construction of the Coast Kootenay road, a decided advantage would ensue in being able to determine the route of the railway. The difficulty which has previously existed in regard to the actual construction of this road-making it contingent upon the feasibility of a passing—will practically be settled, as the Government can determine as to this.

The Hon. E. Dewdney, under whose organization the work has been performed, has returned with his staff to Victoria, and is now engaged in extending the route of the survey so as to make a complete report.

Apart from the route of which an instrument survey has been made after exploratory work has been carried on, all of which will serve the purpose of completely carrying out the object which the Government had in view. If the report is favorable, it is not unlikely that proposals may, in the near future, be asked for the construction of this road, which, of course, can now be dealt with upon an intelligent business basis as compared with what it could have been in the absence of an instrumental survey.

Referring to a question as to the strength of the Government, Mr. Wells stated the Premier had the assurance of a sufficient number of his old supporters to give the Government a good working majority, and in this connection the government is not giving itself any uneasiness. Of course the defeat of a cabinet minister gives rise, as it usually does, to considerable surprise, and an opportunity of which the Opposition is only too willing to make the most. It is safe to say, however, that the opponents of the Government are already wakening in whatever line they had that the Premier would have difficulty in controlling the Legislature.

Questioned as to the date the House would meet, Mr. Wells replied that it would certainly not meet earlier than it did last year, which was the latter part of February.

Speaking of his trip east, he said it was his intention to make it as brief as possible, an several important matters respecting public works will require his attention in Victoria. After a stay of a few days in his old home in eastern Ontario, he will return to British Columbia.

**Letter From Santa Claus**

A. R. Yates, Esq.,  
Peterborough, B. C.

Dear Sir,—I have recently heard a great deal of the mining prospects of the Upper Columbia Valley, and of the towns of Peterborough, Athlmer, Canterbury and Windermere. Surely there must be a lot of good little boys and girls in such a fine country, and if so they will be looking for a visit from me at Christmas time. I must not disappoint them, even though I have a large district to cover.

One of my advance agents has informed me that your store would be the best place as headquarters for Santa Claus. Consequently I am sending you this notification in ample time. I will bring with me all kinds and varieties of Christmas toys and fancy goods, not only for little boys and girls but for great big boys and girls also.

Trusting that my visit will bring pleasure to old and young, I remain,  
Yours sincerely,  
Old SANTA CLAUS.

The greatest virtues shine forth in the midst of suffering and slaughter. The very moment that one loses confidence in God or immortality in the universe, that moment he should be more self-reliant, more courageous, and more selfless to aid where only human aid is possible. — S. P. Putnam.

The alloy of which the Chinese make their gongs is composed of 80 parts of copper to 20 of tin.

The bite of a mosquito is annoying, and the bite of a snake is dreadful, but it makes one feel more all over to be bitten in the back by a friend.

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Pure Linen Turkish Towels 30x60, per dozen	75cts.
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